

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 09-24323**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valentin Velinov  
775 Part Tree Lane  
Lake Zurich, IL 60047

Social Security / Individual Taxpayer ID No.:

xxx-xx-2218

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 5, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-24323

User: gbeemster  
Form ID: bl8

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Oct 06, 2009

The following entities were noticed by first class mail on Oct 07, 2009.

db Valentin Velinov, 775 Part Tree Lane, Lake Zurich, IL 60047  
aty +Tom Makedonski, Law Office of Tom Makedonski, 4248 W Harrington Lane,  
Chicago, IL 60646-6038  
tr +Joseph E Cohen, Tr., Cohen & Krol, 105 West Madison Suite 1100, Chicago, IL 60602-4600  
14126697 At&T Mobility, PO Box 6428, Carol Stream, IL 60197-6428  
14126698 Bank Of America, PO BOX 37271, Baltimore, MD 21297-3271  
14126700 Citi Cards, PO BOX 688901, Des Moines, IA 50368-8901  
14126702 Home Depot, PO BOX 2983, Des Moines, IA 50368-9100  
14126704 Sears Credit Cards, 5049941400476401, Columbus, OH 43218-3081  
14126705 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO BOX 790408, Saint Louis, MO 63179-0408)  
14126701 citi mortgage, PO BOX 183040, Columbus, OH 43218-3040

The following entities were noticed by electronic transmission on Oct 06, 2009.

tr +EDI: QJECOHEN.COM Oct 06 2009 08:28:00 Joseph E Cohen, Tr., Cohen & Krol,  
105 West Madison Suite 1100, Chicago, IL 60602-4600  
14126698 EDI: BANKAMER2.COM Oct 06 2009 08:28:00 Bank Of America, PO BOX 37271,  
Baltimore, MD 21297-3271  
14126699 +EDI: CHASE.COM Oct 06 2009 08:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298  
14126703 EDI: HFC.COM Oct 06 2009 08:28:00 Menards, PO BOX 17602, Baltimore, MD 21297-1602  
14126705 EDI: USBANKARS.COM Oct 06 2009 08:28:00 US Bank, PO BOX 790408,  
Saint Louis, MO 63179-0408

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 07, 2009

Signature:

